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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/734,988 | 12/11/2000 | David Resnick | 29279/3:3 | 6113 |

22892 7590 10/04/2005

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EXAMINER

MILEF, ELDA G

ART UNIT PAPER NUMBER

3628

DATE MAILED: 10/04/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Art Unit: 3628

DETAILED ACTION

Claim Objections

1. Claims 64 are objected to because of the following informalities:

Claim 64 was used to refer to two claims. The last claim should be changed to claim number 65.

Appropriate correction is required.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

2. Claims 51 and 52 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claims 51 and 52 are dependent on claim 50 which is a canceled claim.

Art Unit: 3628

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless -

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. Claims 35-65 rejected under 35 U.S.C. 102(e) as being anticipated by Risafi et al. (U.S. Patent 6,473,500). Risafi et al. discloses a system and method for effecting for telephone services comprising:

- * establishing an intermediary account having a corresponding account identifier (102, 104);
- * associating the account identifier of the intermediary account with an end-user's prepaid account maintained by a telecommunication vendor and storing the association in a database coupled to a central payment processor, wherein the association includes information that allows the central payment processor to identify the end-user's prepaid account when

Art Unit: 3628

presented with the account identifier (10, 100, 102, 104, 112, 110, 108, 106 of fig.1);

*facilitating a payment transaction between the end-user and a point-of sale, the payment transaction comprising receiving a payment from the end-user at the point-of-sale together with the account identifier for loading values into the end-user's prepaid account (fig.2, 5a, 6a, 6b, 7a,7b, 8a, 8b);

* electronically communicating data indicative of the transaction data and transmitting a response to the point-of-sale (figs.9a);

* in the central payment processor, validating the transaction data and transmitting a response to the point-of-sale (figs.9b, 10a);

* in the central processor, if the validating step results in approval of the transaction, sending a message to the telecommunication vendor for loading value into the end-user's associated prepaid account responsive to the payment transaction (col.7, lines 19-55).

Response to Arguments

4. Applicant's arguments filed March 8, 2005 have been fully considered but they are not persuasive.

Art Unit: 3628

Regarding § 102 rejection, the applicant's remarks have been considered and the 102 rejection stands.

In regards to claims 35, 40, and 45 and the applicant's suggestion that Risafi does not teach associating an end-user account that is provided for by a vendor with an intermediate account, the applicant's attention is directed to col. 4, lines 17-45 ("The method for using the prepaid card includes purchasing a card issued by an issuer, perhaps through an agent at a retail establishment via an agent terminal, selecting a PIN, selecting the opening account balance, having the card activated at the point of purchase, and, over time, using the card to purchase goods and/or services. The PIN and the card number are transmitted over a communications network to the card processing center to be stored in an account file associated with that card number. Also transmitted and stored in the account file is the amount of value purchased. The balance remaining on the card after a purchase or purchases are made will be kept in the account file...Once activated, the card user can immediately use the card to make purchases... and the card user can replenish the value on the card at any appropriate terminal connected to the processing center.") also, see figs. 6a, 6b, 7a, 7b, 8a, 8b.

Art Unit: 3628

In regards to claims 35, 40, and 45 and the applicant's suggestion that Risafi does not teach effecting a payment transaction that includes communicating with a vendor to effect a change, such as loading of value, on the end-user account, the applicant's attention is directed to col. 7, lines 30-38 ("Fourth, because the system includes a central processing center which communicates with many merchants and service providers, the card can be purchased and the card account reloaded at any appropriate terminal or other approved device connected to the central processing center by a network, and the card can be used to make purchases, withdraw cash, or receive services at any terminal or merchant which can connect to the central processing center ("network terminal"). Network terminals include point-of-sale ("POS") terminals within retail establishments, ATMs affiliated with financial institutions, and terminals or other devices operated by card issuers or their authorized agents.") also, see figs. 2, 4, and 5B.

5. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS

Art Unit: 3628


of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Elda Milef whose telephone number is (571)272-8124. The examiner can normally be reached on Monday - Friday 9:15 am to 5:45 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung Sough can be reached on (571)272-6799. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3628

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